UNITED STATES PATENT AND TRADEMARK OFFICE

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09/250,340	02/16/1999	YIK HEI SIA	TAY-101	1943

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EXAMINER
AKERS, GEOFFREY R

ART UNIT	PAPER NUMBER
3624	

DATE MAILED: 09/12/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/250340	Sia
	Examiner	Group Art Unit
	Akons q	3624

—The MAILING DATE of this communication appears on the cover sheet beneath the correspondence address—

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _____3_____ MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, such period shall, by default, expire SIX (6) MONTHS from the mailing date of this communication .
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).

Status

☑ Responsive to communication(s) filed on _____7/22/02_____ .

☑ This action is **FINAL.**

☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under *Ex parte Quayle,* 1935 C.D. 1 1; 453 O.G. 213.

Disposition of Claims

☑ Claim(s) _____1-32, 35-36_____ is/are pending in the application.

    Of the above claim(s) _____ is/are withdrawn from consideration.

☐ Claim(s) _____ is/are allowed.

☑ Claim(s) _____1-32, 35-36_____ is/are rejected.

☐ Claim(s) _____ is/are objected to.

☐ Claim(s) _____ are subject to restriction or election requirement.

Application Papers

☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.

☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119 (a)-(d)

☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 11 9(a)-(d).

    ☐ All ☐ Some* ☐ None of the CERTIFIED copies of the priority documents have been

    ☐ received.

    ☐ received in Application No. (Series Code/Serial Number)_____.

    ☐ received in this national stage application from the International Bureau (PCT Rule 1 7.2(a)).

    *Certified copies not received:_____ .

Attachment(s)

☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____   ☐ Interview Summary, PTO-413

☐ Notice of Reference(s) Cited, PTO-892   ☐ Notice of Informal Patent Application, PTO-152

☐ Notice of Draftsperson's Patent Drawing Review, PTO-948   ☐ Other_____

Office Action Summary

DETAILED ACTION

Response to Amendment

1. This action is responsive to applicant's Amendment C (Paper #14) filed 7/22/02.

2. No claims were amended. None were cancelled. No new claims were added.

3. Original claims 1-32, 35-36 as updated and filed are pending.

Claim Rejections - 35 USC § 103

4.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness

rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in
> section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are
> such that the subject matter as a whole would have been obvious at the time the invention was made to a person
> having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the
> manner in which the invention was made.

5.   Claims 1-2,5-6,7-9,17-18,21-25,36 are rejected under 35 USC 103(a) as unpatentable

over Arent(US Pat. No: 6,018,724) and further in view of Toth(US Pat. No: 5,708,655).

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6. As per claim 1 Arent teaches a system including at least two parts or stations wherein a

transaction or connection between any two or more of said parts or stations is conducted or

established by means of an access code(Fig 2/200), said access code being available to an

accessed part or station and requiring an identical access code to be provided to an accessing part

or station at the time of conducting the transaction or establishing the connection(col 3 lines 28-

44). Toth teaches wherein said access code is one of a plurality of codes provided to said

accessed part or station and available to said accessing part or station, said access code being

selected from said plurality of codes at the time of conducting the transaction or establishing the

connection such that no two transactions are conducted or no two connections are established

with the same access code(Abstract)(Fig 5//158/162)(Fig 6/192/194)(col 4 lines 33-57)(col 5 lines

36-55). It would have been obvious to one skilled in the art at the time of the invention to

combine Arent in view of Toth to teach the above and to employ different dynamically assigned

access codes so that no two repeat. The motivation to combine is to teach a means of assigning a

dynamically assigned address which provides a temporary address used to route data in a user-

user communication system as enunciated by Toth(col 1 lines 6-14).

7. As per claim 2 Arent teaches a system according to claim 1 wherein said selected code is

removed from said system or is otherwise disabled after it has been used to conduct a transaction

or establish a connection between said accessed and accessing parts or stations(col 4 lines 47-

50)(Fig 5/510/520).

8. As per claim 5 Arent teaches a system according to any one of the preceding claims wherein

each code includes a sequence of characters and/or numbers(col 5 lines 12-17).

9. As per claim 6 Arent teaches a system according to claim 5 wherein said characters and/or

numbers include Roman numerals, letters of the alphabet, morse codes etc(col 5 lines 12-17).

10.As per claim 7 Arent teaches a system according to any one of the preceding claims wherein

the plurality of codes is generated external to said system and is generated by the user(col 4 lines

51-53).

11. As per claim 8 Arent teaches a system according to any one of the preceding claims wherein said plurality of codes is at least 100(col 4 lines 58-64).Arent teaches that the text string is selected by the user. For all text strings of length 2 characters or more, the plurality of codes is greater than 100.

12. As per claim 9 Arent teaches a system according to any one of the preceding claims including first code storage means associated with said accessing part or station for storing one copy of said plurality of codes(col 4 lines 45-47).

13. As per claim 17 Arent teaches a method of conducting a transaction or establishing a connection between at least two parts or stations by means of an access code(Fig 2/200), said access code being available to an accessed part or station at the time of conducting the transaction or establishing the connection and requiring an identical access code to be provided to an accessing part or station(col 3 lines 28-44), said method including the steps of making available a plurality of codes to said accessed and said accessing parts or stations and selecting, at the time of conducting the transaction or establishing the connection, one code from said plurality of codes and using said selected code to conduct the transaction or establish the connection such that no two transactions are conducted or no two connections are established with the same access code(col 4 lines 42-64).

14. As per claim 18 Arent teaches a method according to claim 17 wherein said selected code is removed from said accessed part or station or is otherwise disabled after it has been used to

conduct a transaction or establish a connection between said accessed and accessing parts or

stations(col 4 lines 47-50)(Fig 5/510/520).

15. As per claim 21 Arent teaches a method according to claim 17 wherein each code includes a

sequence of characters and/or numbers(col 5 lines 12-17).

16.As per claim 22 Arent teaches a method according to claim 21 wherein said characters and/or

numbers include Roman numerals, letters of the alphabet, Morse codes(col 5 lines 12-17).

17. As per claim 23 Arent teaches a method according to any one of claims 17 to 22 wherein the

plurality of codes is generated external to said at least two parts or stations(col 4 lines 51-53).

18. As per claim 24 Arent teaches a system according to any one of the claims 17 to 23 wherein

said plurality of codes is at least 100(col 4 lines 58-64).Arent teaches that the text string is

selected by the user. For all text strings of length 2 characters or more, the plurality of codes is

greater than 100.

19. As per claim 25 Arent teaches a method according to any one of claims 17 to 24 including

providing first code storage means associated with said accessing part or station for storing one

copy of said plurality of codes(col 4 lines 45-47).

20.(NEW) As per claim 36 Arent teaches a method of conducting a transaction or establishing a

connection between at least two parts or stations by means of an access code(Fig 2/200), said

access code being available to an accessed part or station at the time of conducting the transaction

or establishing the connection and requiring an identical access code to be provided to an

accessing part or station(col 3 lines 28-44), said method including the steps of making available a

plurality of codes to said accessed and said accessing parts or stations and selecting, at the time of

conducting the transaction or establishing the connection, one code from said plurality of codes

and using said selected code to conduct the transaction or establish the connection such that no

two transactions are conducted or no two connections are established with the same access

code(col 4 lines 42-64). Arent also teaches a method of establishing a secure communication

between a provider and a customer(abstract)(col 1 lines 36-40). Arent teaches providing a

computer for storing a second set of codes with the provider(col 4 lines 42-64) said second set of

codes being identical to the first set of codes(Fig 5) receiving a first code from the customer

during establishing the secure connection, the first code being selected from the first set of codes;

accessing a second code from a second set of codes; comparing the first code with the second

code wherein a perfect match is a successful verification and preventing further use of the first

code by the customer by deleting the first code and the second code(col 4 lines 41-45).Toth

teaches wherein said access code is one of a plurality of codes provided to said accessed part or

station and available to said accessing part or station, said access code being selected from said

plurality of codes at the time of conducting the transaction or establishing the connection such

that no two transactions are conducted or no two connections are established with the same

access code(Abstract)(Fig 5//158/162)(Fig 6/192/194)(col 4 lines 33-57)(col 5 lines 36-55). It

would have been obvious to one skilled in the art at the time of the invention to combine Arent in

view of Toth to teach the above and to employ different dynamically assigned access codes so

that no two repeat. The motivation to combine is to teach a means of assigning a dynamically

assigned address which provides a temporary address used to route data in a user-user

communication system as enunciated by Toth(col 1 lines 6-14).

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21.   Claims 14,16,30,32,35 are rejected under 35 USC 103(a) as unpatentable over Arent(US

Pat. No: 6,018,724) in view of Wallner(US Pat. No: 5,696,909) and further in view of Toth(US

Pat. No: 5,708,655).

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22. As per claim 14 Wallner teaches a system according to any one of claims 1 to 10 wherein at

least one said part or station includes a PC or computer terminal(Fig 2/218/220).It would have

been obvious to one skilled in the art at the time of the invention to combine Arent in view of

Wallner to teach the above. The motivation is to describe a secure electronic funds transfer

system. Furthermore, it would also have been obvious to one skilled in the art at the time of the

invention to combine Arent in view of Wallner and further in view of Toth to teach the above and

to employ different dynamically assigned access codes so that no two repeat. The motivation to

combine is to teach a means of assigning a dynamically assigned address which provides a

temporary address used to route data in a user-user communication system as enunciated by

Toth(col 1 lines 6-14).

23.As per claim 16 Wallner teaches a system according to any one of claims 1 to 10 wherein at

least one said part or station is associated with a movement operation as a card swipe(Fig 2/216).

Wallner also teaches that indicator lights may be employed as user prompts(col 5 lines 61-65) as

well as voice circuits to permit the user to interact with human agents(col 5 lines 55-60). It would

have been obvious to one skilled in the art at the time of the invention to combine Arent in view

of Wallner to teach the above and to apply a signal generated at the card swipe to opening a door.

The motivation is to describe a secure electronic funds transfer system.Furthermore,it would have

also been obvious to one skilled in the art at the time of the invention to combine Arent in view of

Wallner and further in view of Toth to teach the above and to employ different dynamically

assigned access codes so that no two repeat. The motivation to combine is to teach a means of

assigning a dynamically assigned address which provides a temporary address used to route data

in a user-user communication system as enunciated by Toth(col 1 lines 6-14).

24. As per claim 30 Wallner teaches a system according to any one of claims 17 to 26 wherein at

least one said part or station includes a PC or computer terminal(Fig 2/218/220).It would have

been obvious to one skilled in the art at the time of the invention to combine Arent in view of

Wallner to teach the above. The motivation is to describe a secure electronic funds transfer

system.Furthermore it would have been obvious to one skilled in the art at the time of the

invention to combine Arent in view of Wallner and further in view of Toth to teach the above and

to employ different dynamically assigned access codes so that no two repeat. The motivation to

combine is to teach a means of assigning a dynamically assigned address which provides a

temporary address used to route data in a user-user communication system as enunciated by

Toth(col 1 lines 6-14).

25. As per claim 32 Wallner teaches a system according to any one of claims 17 to 26 wherein at

least one said part or station is associated with a movement operation as a card swipe(Fig 2/216).

Wallner also teaches that indicator lights may be employed as user prompts(col 5 lines 61-65) as

well as voice circuits to permit the user to interact with human agents(col 5 lines 55-60). It would

have been obvious to one skilled in the art at the time of the invention to combine Arent in view

of Wallner to teach the above and to apply a signal generated at the card swipe to opening a door.

The motivation is to describe a secure electronic funds transfer system.Furthermore, it would have

been obvious to one skilled in the art at the time of the invention to combine Arent in view of

Wallner asnd further in view of Toth to teach the above and to employ different dynamically

assigned access codes so that no two repeat. The motivation to combine is to teach a means of

assigning a dynamically assigned address which provides a temporary address used to route data

in a user-user communication system as enunciated by Toth(col 1 lines 6-14).

26. As per claim 35 Arent teaches a method of establishing a secure communication between a

provider and a customer(abstract)(col 1 lines 36-40). Wallner teaches the step of providing a

magnetic strip for storing a first set of codes with the customer(Fig 2/216). Arent teaches

providing a computer for storing a second set of codes with the provider(col 4 lines 42-64) said

second set of codes being identical to the first set of codes(Fig 5) receiving a first code from the

customer during establishing the secure connection, the first code being selected from the first set

of codes; accessing a second code from a second set of codes; comparing the first code with the

second code wherein a perfect match is a successful verification and preventing further use of the

first code by the customer by deleting the first code and the second code(col 4 lines 41-45).It

would have been obvious to one skilled in the art at the time of the invention to combine Arent in

view of Wallner to teach the above and to apply a signal generated at the card swipe to opening a

door. The motivation is to describe a secure electronic funds transfer system.Also, it would have

been obvious to one skilled in the art at the time of the invention to combine Arent in view of

Toth to teach the above and to employ different dynamically assigned access codes so that no two

repeat. The motivation to combine is to teach a means of assigning a dynamically assigned address

which provides a temporary address used to route data in a user-user communication system as

enunciated by Toth(col 1 lines 6-14).

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27. Claims 10,26 are rejected under 35 USC 103(a) as unpatenable over Arent(US Pat. No:

6,018,724).

28.As per claim 10 Arent teaches a system according to claim 9 including second code storage

means associated with said accessed part or station for storing a copy of said plurality of

codes(col 4 lines 45-47). Arent fails to teach that a second copy of said plurality of codes identical

to said one copy stored in said first storage means.It would have been obvious to one skilled in

the art at the time of the invention to store a second copy of the code. The motivation for this is

for security redundancy.

29.As per claim 26 Arent teaches a system according to claim 25 including second code storage

means associated with said accessed part or station for storing a copy of said plurality of

codes(col 4 lines 45-47). Arent fails to teach that a second copy of said plurality of codes identical

to said one copy stored in said first storage means.It would have been obvious to one skilled in

the art at the time of the invention to store a second copy of the code. The motivation for this is

for security redundancy.

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30. Claims 3,4,11-13,15,19-20,27-29,31 are rejected under 35 USC 103(a) as unpatenable over

Arent(US Pat. No: 6,018,724) in view of White(US Pat. No: 4,630,201) and further in view of

Toth(US Pat. No: 5,708,655).

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31. As per claim 3 White teaches a method according to claim 1 or 2 wherein said plurality of

codes is generated by means of a pseudo random generator(col 6 line 60-col 7 line 47)(Fig

2A/210/212).It would have been obvious to one skilled in the art at the time ofthe invention to

combine Arent in view of White to teach the above. The motivation is to describe a secure

electronic funds transfer system.It would also have been obvious to one skilled in the art at the

time of the invention to combine Arent in view of Toth to teach the above and to employ different

dynamically assigned access codes so that no two repeat. The motivation to combine is to teach a

means of assigning a dynamically assigned address which provides a temporary address used to

route data in a user-user communication system as enunciated by Toth(col 1 lines 6-14).

32. As per claim 4 Arent teaches a system according to claim 1 or wherein said plurality of codes

is generated by means of a user defined means to produce non-repeating sequence of codes(col 5

lines 12-17). Arent fails to teach that the access code is generated by a software program. White

teaches the generation of a random number combined with a transaction ammount to produce a

security code(col 7 lines 35-37). It would have been obvious to one skilled in the art at the time of

the invention to combine Arent in view of White to teach the above. The motivation is to describe

a secure electronic funds transfer system.It would also have been obvious to one skilled in the art

at the time of the invention to combine Arent in view of White and further in view of Toth to

teach the above and to employ different dynamically assigned access codes so that no two repeat.

The motivation to combine is to teach a means of assigning a dynamically assigned address which

provides a temporary address used to route data in a user-user communication system as

enunciated by Toth(col 1 lines 6-14).

33. As per claim 11 White teaches a system according to claim 9 wherein said first code storage

means includes one of an ATM transaction card, a smart card(col 2 lines 20-33), an integrated

circuit microchip and a computer diskette(col 4 line 63-col 5 line 3).It would have been obvious

to one skilled in the art at the time of the invention to combine Arent in view of White and further

in view of Toth to teach the above. The motivation is to describe a secure electronic funds

transfer system.It would have been obvious to one skilled in the art at the time of the invention to

combine Arent in view of White and further in view of Toth to teach the above and to employ

different dynamically assigned access codes so that no two repeat. The motivation to combine is

to teach a means of assigning a dynamically assigned address which provides a temporary address

used to route data in a user-user communication system as enunciated by Toth(col 1 lines 6-14).

34. As per claim 12, White teaches a system according to claim 10 wherein said second code

storage means is associated with one of a bank computer system, a service provider computer

system and a telephone exchange(col 5 lines 50-65)(col 5 lines 1-6).It would have been obvious to

one skilled in the art at the time of the invention to combine Arent in view of White to teach the

above, and to apply these techniques to a second code storage for redundancy. The motivation is

to describe a secure electronic funds transfer system.It would also have been obvious to one

skilled in the art at the time of the invention to combine Arent in view ofWhite and further in view

of Toth to teach the above and to employ different dynamically assigned access codes so that no

two repeat. The motivation to combine is to teach a means of assigning a dynamically assigned

address which provides a temporary address used to route data in a user-user communication

system as enunciated by Toth(col 1 lines 6-14).

35. As per claim 13 White teaches a system according to any one of claims 1 to 10 wherein at

least and said part or the station includes an ATM terminal(col 6 lines 64-68). It would have been

obvious to one skilled in the art at the time of the invention to combine Arent in view of White to

teach the above. The motivation is to describe a secure electronic funds transfer system.It would

also have been obvious to one skilled in the art at the time of the invention to combine Arent in

view of White and further in view of Toth to teach the above and to employ different dynamically

assigned access codes so that no two repeat. The motivation to combine is to teach a means of

assigning a dynamically assigned address which provides a temporary address used to route data

in a user-user communication system as enunciated by Toth(col 1 lines 6-14).

36. As per claim 15 White teaches a system according to any one of claims 1 to 10 wherein at

least one said part or station includes a telephone dial pad(col 8 lines 58-60) for voice connection.

White fails to teach the use of a mobile transceiver.It would have been obvious to one skilled in

the art at the time of the invention to combine Arent in view of White to teach the above and to

utilize a mobile transceiver for the requisite voice communication channel.. The motivation is to

describe a secure electronic funds transfer system.Also,it would have been obvious to one skilled

in the art at the time of the invention to combine Arent in view of White and further in view of

Toth to teach the above and to employ different dynamically assigned access codes so that no two

repeat. The motivation to combine is to teach a means of assigning a dynamically assigned address

which provides a temporary address used to route data in a user-user communication system as

enunciated by Toth(col 1 lines 6-14).

37. As per claim 19 White teaches a method according to claim 17 wherein said plurality of codes

is generated by means of a pseudo random generator(col 6 line 60-col 7 line 47)(Fig

2A/210/212).It would have been obvious to one skilled in the art at the time of the invention to

combine Arent in view of White to teach the above. The motivation is to describe a secure

electronic funds transfer system.It would also have been obvious to one skilled in the art at the

time of the invention to combine Arent in view of White and further in view of Toth to teach the

above and to employ different dynamically assigned access codes so that no two repeat. The

motivation to combine is to teach a means of assigning a dynamically assigned address which

provides a temporary address used to route data in a user-user communication system as

enunciated by Toth(col 1 lines 6-14).

38. As per claim 20 Arent teaches a system according to claim 17 wherein said plurality of codes

is generated by means of a user defined means to produce non-repeating sequence of codes(col 5

lines 12-17). Arent fails to teach that the access code is generated by a software program. White

teaches the generation of a random number combined with a transaction ammount to produce a

security code(col 7 lines 35-37). It would have been obvious to one skilled in the art at the time of

the invention to combine Arent in view of White to teach the above. The motivation is to describe

a secure electronic funds transfer system.It would have been obvious to one skilled in the art at

the time of the invention to combine Arent in view of Toth to teach the above and to employ

different dynamically assigned access codes so that no two repeat. The motivation to combine is

to teach a means of assigning a dynamically assigned address which provides a temporary address

used to route data in a user-user communication system as enunciated by Toth(col 1 lines 6-14).

39. As per claim 27 White teaches a system according to claim 25 wherein said first code storage

means includes one of an ATM transaction card, a smart card(col 2 lines 20-33), an integrated

circuit microchip and a computer diskette(col 4 line 63-col 5 line 3).It would have been obvious

to one skilled in the art at the time of the invention to combine Arent in view of White to teach

the above. The motivation is to describe a secure electronic funds transfer system.It would also

have been obvious to one skilled in the art at the time of the invention to combine Arent in view

of White and further in view of Toth to teach the above and to employ different dynamically

assigned access codes so that no two repeat. The motivation to combine is to teach a means of

assigning a dynamically assigned address which provides a temporary address used to route data

in a user-user communication system as enunciated by Toth(col 1 lines 6-14).

40. As per claim 28, White teaches a system according to claim 26 wherein said second code

storage means is associated with one of a bank computer system, a service provider computer

system and a telephone exchange(col 5 lines 50-65)(col 5 lines 1-6).It would have been obvious to

one skilled in the art at the time of the invention to combine Arent in view of White to teach the

above, and to apply these techniques to a second code storage for redundancy. The motivation is

to describe a secure electronic funds transfer system.It would have been obvious to one skilled in

the art at the time of the invention to combine Arent in view of White and further in view of Toth

to teach the above and to employ different dynamically assigned access codes so that no two

repeat. The motivation to combine is to teach a means of assigning a dynamically assigned address

which provides a temporary address used to route data in a user-user communication system as

enunciated by Toth(col 1 lines 6-14).

41. As per claim 29 White teaches a system according to any one of claims 17 to 26 wherein at

least and said part or the station includes an ATM terminal(col 6 lines 64-68).It would have been

obvious to one skilled in the art at the time of the invention to combine Arent in view of White to

teach the above. The motivation is to describe a secure electronic funds transfer system.It also

would have been obvious to one skilled in the art at the time of the invention to combine Arent in

view of White and further in view of Toth to teach the above and to employ different dynamically

assigned access codes so that no two repeat. The motivation to combine is to teach a means of

assigning a dynamically assigned address which provides a temporary address used to route data

in a user-user communication system as enunciated by Toth(col 1 lines 6-14).

42. As per claim 31 White teaches a system according to any one of claims 17 to 26 wherein at

least one said part or station includes a telephone dial pad(col 8 lines 58-60) for voice connection.

White fails to teach the use of a mobile transceiver.It would have been obvious to one skilled in

the art at the time of the invention to combine Arent in view of White to teach the above and to

utilize a mobile transceiver for the requisite voice communication channel. The motivation is to

describe a secure electronic funds transfer system.It would also have been obvious to one skilled

in the art at the time of the invention to combine Arent in view of White and further in view of

Toth to teach the above and to employ different dynamically assigned access codes so that no two

repeat. The motivation to combine is to teach a means of assigning a dynamically assigned address

which provides a temporary address used to route data in a user-user communication system as

enunciated by Toth(col 1 lines 6-14).

Response to Arguments

43.   Applicant's arguments with respect to these claims have been considered but are not

persuasive.Toth teaches conventional authorization information retrieval(Fig 2/87)

being utilized. By definition such authorization procedures support security requirements.Toth

then addresses authentication for security.Arent teaches authentication to support security for on

line transactions,which inherently must be secure.Indeed, Arent lierally states that his disclosure

addresses an authentication/security protocol implemented on an access device(Abstract).Toth

teaches that the access code is one of a plurality of codes provided to an access device. And since

the address is dynamically varying uniqueness is estsblished such that no two transactions are

conducted or no two connections are established with the same access code(Abstract)(Fig

5//158/162)(Fig 6/192/194)(col 4 lines 33-57)(col 5 lines 36-55).

Conclusion

44.   **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time

policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within TWO

MONTHS of the mailing date of this final action and the advisory action is not mailed until after

the end of the THREE-MONTH shortened statutory period, then the shortened statutory period

will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR

1.136(a) will be calculated from the mailing date of the advisory action. In no event, however,

will the statutory period for reply expire later than SIX MONTHS from the mailing date of this

final action.

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Questions regarding this communication should be directed to the examiner, Dr. Geoffrey Akers,

P.E. who can be reached at (703)-306-5844 between the hours of 6:30 AM to 5:00 PM Monday
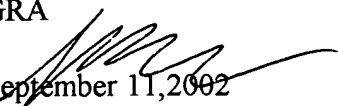
through Friday. If attempts to contact the examiner are unsuccessful, the examiner's supervisor,

Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

GRA

September 11, 2002